

Fill in this information to identify the case:

Debtor 1 Ricky D. Dockery

Debtor 2 Kimberly D. Dockery

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Indiana (State)

Case number 19-70526-AKM-13

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE CHALET SERIES IV TRUST

Court claim no. (if known): 7

Last four digits of any number you use to identify the debtor's account: 4045

Date of payment change: February 1, 2022  
Must be at least 21 days after date of this notice

New total payment: \$945.60  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$843.15

New escrow payment: \$491.57

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current Interest Rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

Debtor 1 Kimberly D. Dockery Case Number (if known) 19-70526-AKM-13

First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle Ghidotti Date 12/13/2021  
 Signature

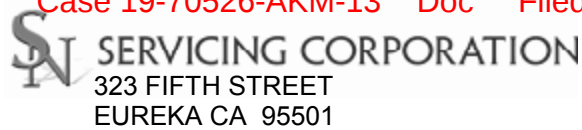
Print: Michelle Ghidotti Title Bankruptcy Attorney  
 First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue  
 Number Street

Santa Ana, CA 92705  
 City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com



(800) 603-0836  
Para Español, Ext. 2660, 2643 o 2772  
8:00 a.m. - 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

RICK D DOCKERY  
1120 RICHLAND AVE  
EVANSVILLE IN 47711

Analysis Date: December 09, 2021

Final

Property Address: 1120 RICHLAND AVENUE EVANSVILLE, IN 47711

Loan:

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from Feb 2021 to Jan 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Feb 01, 2022:</b>
Principal & Interest Pmt:	454.03	454.03 **
Escrow Payment:	843.15	491.57
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,297.18	\$945.60

**Escrow Balance Calculation**

Due Date:	Oct 01, 2021
Escrow Balance:	436.11
Anticipated Pmts to Escrow:	3,372.60
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$3,808.71

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	2,994.25	(2,265.55)
Feb 2021	748.58	1,236.84		*		3,742.83	(1,028.71)
Feb 2021				1,795.00	* Homeowners Policy	3,742.83	(2,823.71)
Mar 2021	748.58	618.42	1,528.00	*	* Homeowners Policy	2,963.41	(2,205.29)
Apr 2021	748.58	843.15		*		3,711.99	(1,362.14)
Apr 2021				863.40	* County Tax	3,711.99	(2,225.54)
May 2021	748.58	843.15	866.95	*	* County Tax	3,593.62	(1,382.39)
Jun 2021	748.58	843.15		*		4,342.20	(539.24)
Jul 2021	748.58			*		5,090.78	(539.24)
Aug 2021	748.58			*		5,839.36	(539.24)
Sep 2021	748.58			*		6,587.94	(539.24)
Oct 2021	748.58		5,721.00	2,377.00	* Flood Insurance	1,615.52	(2,916.24)
Oct 2021				863.40	* County Tax	1,615.52	(3,779.64)
Nov 2021	748.58	4,215.75	866.95	*	* County Tax	1,497.15	436.11
Dec 2021	748.58			*		2,245.73	436.11
Jan 2022	748.58			*		2,994.31	436.11
					Anticipated Transactions	2,994.31	436.11
Dec 2021		2,529.45					2,965.56
Jan 2022		843.15					3,808.71
	\$8,982.96	\$11,973.06	\$8,982.90	\$5,898.80			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 8,982.90. Under Federal law, your lowest monthly balance should not have exceeded 1,497.15 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

Analysis Date: December 09, 2021

Borrower: RICK D DOCKERY

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	3,808.71	1,966.23
Feb 2022	491.57			4,300.28	2,457.80
Mar 2022	491.57	1,795.00	Homeowners Policy	2,996.85	1,154.37
Apr 2022	491.57			3,488.42	1,645.94
May 2022	491.57	863.40	County Tax	3,116.59	1,274.11
Jun 2022	491.57			3,608.16	1,765.68
Jul 2022	491.57			4,099.73	2,257.25
Aug 2022	491.57			4,591.30	2,748.82
Sep 2022	491.57			5,082.87	3,240.39
Oct 2022	491.57	2,377.00	Flood Insurance	3,197.44	1,354.96
Nov 2022	491.57	863.40	County Tax	2,825.61	983.13
Dec 2022	491.57			3,317.18	1,474.70
Jan 2023	491.57			3,808.75	1,966.27
	<u>\$5,898.84</u>	<u>\$5,898.80</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 983.13. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 983.13 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 3,808.71. Your starting balance (escrow balance required) according to this analysis should be 1,966.23. This means you have a surplus of 1,842.48.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 5,898.80. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Analysis Date: December 09, 2021

Borrower: RICK D DOCKERY

Loan:

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	491.57
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$491.57</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On December 13, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by electronic means through the Court's ECF program:

Lloyd Koehler lloydkoehler@hotmail.com,  
KoehlerIR50322@notify.bestcase.com;cheryl@koehlerlawoffice.com;paulam@koehlerlawoffice.com;kl  
oangieb@gmail.com  
Robert P. Musgrave ecf@chap13evv.com;Evansville.trustee13@gmail.com  
U.S. Trustee [ustpreion10.in.ecf@usdoj.gov](mailto:ustpreion10.in.ecf@usdoj.gov)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May  
Maben May

On December 13, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR  
**Ricky D Dockery**  
1120 Richland Ave  
Evansville, IN 47711

**Kimberly D Dockery**  
1120 Richland Ave  
Evansville, IN 47711

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May  
Maben May